

2016 Health and Dental Premiums

Premiums for all benefits except Long Term Disability and Dependent Life are deducted on a bi-weekly, pre-tax basis over 26 pay periods. Pre-tax means that the payroll deductions are not included in your taxable income, and no federal, state or Social Security (FICA) taxes are withheld on those deductions. Since the cost of your coverage is pre-tax, the amount you pay in current federal income taxes is also reduced. Note: Employees in a leave without pay status may be subject to additional premium responsibilities while in that status.

	Full Time Employees					Part Time Employees*		
	Total Premium Cost	County Bi-Weekly Share	Employee Bi-Weekly Share	Difference from 2015		County Bi-Weekly Share	Employee Bi-Weekly Share	Difference from 2015
OAP Co-Pay Plan managed by Cigna								
Individual	\$790.23	\$310.02	\$54.71	\$3.57		\$155.01	\$209.71	\$13.69
2 Party	\$1,540.99	\$533.42	\$177.81	\$11.63		\$266.71	\$444.52	\$29.08
Family	\$2,299.40	\$795.95	\$265.32	\$17.37		\$397.97	\$663.29	\$43.42
OAP 90% Co-Insurance managed by Cigna								
Individual	\$648.43	\$254.39	\$44.89	\$1.73		\$127.19	\$172.08	\$6.62
2 Party	\$1,274.42	\$441.14	\$147.05	\$5.68		\$220.57	\$367.62	\$14.18
Family	\$1,874.14	\$648.74	\$216.25	\$8.36		\$324.37	\$540.62	\$20.90
OAP 80% Co-Insurance managed by Cigna								
Individual **	\$485.37	\$190.42	\$33.60	\$2.19		\$190.42	\$33.60	\$2.19
2 Party	\$946.46	\$327.62	\$109.20	\$7.14		\$163.81	\$273.02	\$17.86
Family	\$1,412.40	\$488.91	\$162.97	\$10.67		\$244.45	\$407.42	\$26.67
MyChoice CDHP managed by Cigna								
Individual	\$461.30	\$180.97	\$31.93	--		\$90.48	\$122.42	--
2 Party	\$899.48	\$311.36	\$103.79	--		\$155.68	\$259.47	--
Family	\$1,342.32	\$464.65	\$154.88	--		\$232.32	\$387.21	--
Kaiser-Permanente HMO								
Individual	\$574.98	\$225.57	\$39.81	\$0.02		\$112.79	\$152.59	\$0.04
2 Party	\$1,120.63	\$387.91	\$129.30	\$0.05		\$193.96	\$323.26	\$0.13
Family	\$1,666.99	\$577.03	\$192.35	\$0.09		\$288.52	\$480.86	\$0.20
Dental								
Individual	\$42.08	\$9.71	\$9.71	\$0.00		\$4.86	\$14.57	\$0.00
2 Party	\$79.54	\$18.36	\$18.36	\$0.00		\$9.18	\$27.53	\$0.00
Family	\$131.08	\$30.25	\$30.25	\$0.00		\$15.12	\$45.37	\$0.00

*Part-time premiums apply to benefit-eligible employees (merit) hired after July 3, 2009, scheduled to work 30 hours or less per week and all Status B employees.

** Part-time premium rate for Individual coverage in the Cigna 80% Co-Insurance Plan has been adjusted to comply with Affordable Care Act (ACA).